

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|--------------|---------------------------|-------------|--------------------|
| Applicant : | Allan et al. | Art Unit : | 3693 |
| Serial No. : | 09/696,099 | Examiner : | Lalita M. Hamilton |
| Filed : | October 25, 2000 | Conf. No. : | 4131 |
| Title : | VALUE TRANSACTION SYSTEMS | | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL OF REPLACEMENT APPEAL BRIEF

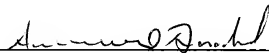
In response to the Notification of October 26, 2007, applicant submits a replacement Appeal Brief.

The Replacement Appeal Brief incorporates the requirements identified by the Notification. In particular, section (3) identifies the claims on appeal, and section (5) refers to the Specification by page and line number in connection with claims 7 and 25.

Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10/31/07



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